

**Information to identify the case:**

Debtor 1	<u>Karen M. Prokapus</u>	Social Security number or ITIN	xxx-xx-5124
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-14196-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen M. Prokapus

9/16/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Karen M. Prokopus  
DebtorCase No. 16-14196-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 45

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db  
cr  
+Karen M. Prokopus, 32 High Point Drive, Medford, NJ 08055-3816  
+The Bank of New York Mellon, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
516042332 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
516295370 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
516042339 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
518392234 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708  
518392235 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-2708  
516106943 NRPL Trust Series 2015-1, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
516042343 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
516042344 +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
516042347 +Saxon Mortgage Service, 4708 Mercantile Dr N, Fort Worth, TX 76137-3605  
517427785 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517427786 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516284168 +The Bank of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
516290767 The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 17 2019 00:15:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 17 2019 00:15:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
516042330 +EDI: AMEREXPR.COM Sep 17 2019 03:38:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
516042331 +EDI: CAPITALONE.COM Sep 17 2019 03:38:00 Cap1/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
516281005 EDI: BL-BECKET.COM Sep 17 2019 03:38:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516276273 +EDI: BASSASSOC.COM Sep 17 2019 03:38:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
516042333 +EDI: WFNNB.COM Sep 17 2019 03:38:00 Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789  
516042334 +EDI: WFNNB.COM Sep 17 2019 03:38:00 Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789  
516042335 +EDI: WFNNB.COM Sep 17 2019 03:38:00 Comenity Bank/frtnfvsa, 4590 E Broad St, Columbus, OH 43213-1301  
516042336 +EDI: WFNNB.COM Sep 17 2019 03:38:00 Comenity Bank/jcrewinc, Po Box 182789, Columbus, OH 43218-2789  
516042337 +EDI: WFNNB.COM Sep 17 2019 03:38:00 Comenity Bank/vctrsssec, Po Box 182789, Columbus, OH 43218-2789  
516042338 +EDI: TSYS2.COM Sep 17 2019 03:38:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
516042340 +EDI: IIC9.COM Sep 17 2019 03:38:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
516042341 +E-mail/Text: bncnotices@becket-lee.com Sep 17 2019 00:15:10 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516042342 E-mail/Text: camanagement@mtb.com Sep 17 2019 00:15:28 M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203  
516185152 +EDI: MID8.COM Sep 17 2019 03:38:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
516042345 EDI: WFFC.COM Sep 17 2019 03:38:00 Rymr&flnign, Csc1 Dispute Team, Des Moines, IA 50306  
516063002 +EDI: DRIV.COM Sep 17 2019 03:38:00 Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284  
516068205 +EDI: DRIV.COM Sep 17 2019 03:38:00 Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
516042346 +EDI: DRIV.COM Sep 17 2019 03:38:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
516042348 +EDI: RMSC.COM Sep 17 2019 03:38:00 Syncb/banarepdc, Po Box 965005, Orlando, FL 32896-5005  
516042349 +EDI: RMSC.COM Sep 17 2019 03:38:00 Syncb/care Credit, C/o P.O. Box 965036, Orlando, FL 32896-0001  
516042350 +EDI: RMSC.COM Sep 17 2019 03:38:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005  
516042351 +EDI: RMSC.COM Sep 17 2019 03:38:00 Syncb/home Design Furn, Po Box 965036, Orlando, FL 32896-5036

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Sep 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516277482 +E-mail/Text: bncmail@w-legal.com Sep 17 2019 00:16:04 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516042352 +EDI: WTRNBANK.COM Sep 17 2019 03:38:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
516042353 EDI: WFFC.COM Sep 17 2019 03:38:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701  
516259703 EDI: WFFC.COM Sep 17 2019 03:38:00 Wells Fargo Bank, N.A.,  
Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700  
516989251 EDI: WFFC.COM Sep 17 2019 03:38:00 Wells Fargo Bank, N.A., Default Document Processing,  
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
516042354 EDI: WFFC.COM Sep 17 2019 03:38:00 Wfhm, Po Box 659558, San Antonio, TX 78265  
TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
516567216\* +The Bank Of New York Mellon, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
516279148\* Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y,  
1000 Blue Gentian Road, Eagan, MN 55121-7700  
516989255\* Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,  
1000 Blue Gentian Road, Eagan MN 55121-7700

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor MTGLQ Investors, LP bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor The Bank of New York Mellon jplean@rasflaw.com,  
bkyecf@rasflaw.com/ras@ecf.courtdrive.com  
Justin Plean on behalf of Creditor THE BANK OF NEW YORK MELLON jplean@rasflaw.com,  
bkyecf@rasflaw.com/ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor The Bank of New York Mellon bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
Miriam Rosenblatt on behalf of Creditor THE BANK OF NEW YORK MELLON  
miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor The Bank of New York Mellon  
miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com  
Robert Manchel on behalf of Debtor Karen M. Prokapus manchellaw@yahoo.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 13